

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY TODD GRACE
AMY LOUISE GRACE
Debtor(s)

Case No. 15-24009GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2015.
- 2) The plan was confirmed on 03/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/23/2016, 08/09/2017, 11/12/2020, 07/09/2021, 04/05/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2020, 04/01/2021.
- 5) The case was completed on 01/10/2023.
- 6) Number of months from filing or conversion to last payment: 86.
- 7) Number of months case was pending: 92.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$192,964.11.
- 10) Amount of unsecured claims discharged without full payment: \$13,479.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$151,213.17
Less amount refunded to debtor	\$100.75

NET RECEIPTS:	\$151,112.42
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$13,163.44
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,349.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$19,512.78
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Attorney fees paid and disclosed by debtor:	\$90.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE CASH EXPRESS	Unsecured	415.00	NA	NA	0.00	0.00
AFNI	Unsecured	1,160.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	1,160.14	1,160.14	1,160.14	1,160.14	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	179.00	587.88	587.88	587.88	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	599.00	913.89	913.89	913.89	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	161.00	155.01	155.01	155.01	0.00
AMERICAN PROFIT RECOVERY++	Unsecured	276.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	457.00	NA	NA	0.00	0.00
BISHOP LAWARENCE T PERSECO	Unsecured	1,200.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	1,973.90	2,252.32	0.00	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	307.35	307.35	307.35	0.00
COMCAST*++	Unsecured	746.89	NA	NA	0.00	0.00
CSMC 2021-RPL4 TRUST	Secured	142,801.00	158,522.49	0.00	0.00	0.00
CSMC 2021-RPL4 TRUST	Secured	NA	0.00	12,525.29	12,525.29	0.00
CSMC 2021-RPL4 TRUST	Secured	NA	165,626.89	0.00	67,407.03	0.00
CSMC 2021-RPL4 TRUST	Secured	0.00	42,019.91	0.00	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	1,093.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	58.53	NA	NA	0.00	0.00
EXCELA HEALTH MEDICAL GROUP+	Unsecured	251.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	679.00	679.88	679.88	679.88	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	NA	779.93	779.93	779.93	0.00
FIRST PREMIER BANK	Unsecured	405.00	NA	NA	0.00	0.00
GEICO	Unsecured	142.55	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,403.00	1,403.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	8,777.00	7,534.24	7,534.24	7,534.24	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	405.27	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Priority	NA	25,200.98	24,752.99	24,752.99	4,743.69
KVET ANIMAL CARE	Unsecured	275.94	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,035.75	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,035.00	1,035.75	1,035.75	1,035.75	0.00
REC MANAGEMENT SERVICE++	Unsecured	407.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RECEIVABLES PERFORMANCE MAN.	Unsecured	361.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	2,252.32	2,252.32	0.00
SANTANDER CONSUMER USA	Secured	19,422.00	20,191.97	0.00	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	5,864.36	5,864.36	5,864.36	0.00
SANTANDER CONSUMER USA	Secured	NA	7,925.00	0.00	0.00	0.00
SANTANDER CONSUMER USA INC D	Secured	12,577.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	2,227.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	930.22	899.89	899.89	899.89	0.00
WESTMORELAND HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
WESTMORELAND HOSPITAL	Unsecured	1,009.95	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$12,525.29	\$79,932.32	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,525.29	\$79,932.32	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$34,539.55	\$34,539.55	\$4,743.69
TOTAL PRIORITY:	\$34,539.55	\$34,539.55	\$4,743.69
GENERAL UNSECURED PAYMENTS:	\$13,787.08	\$12,384.08	\$0.00

Disbursements:

Expenses of Administration	\$19,512.78
Disbursements to Creditors	<u>\$131,599.64</u>

TOTAL DISBURSEMENTS :	<u>\$151,112.42</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/16/2023

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.